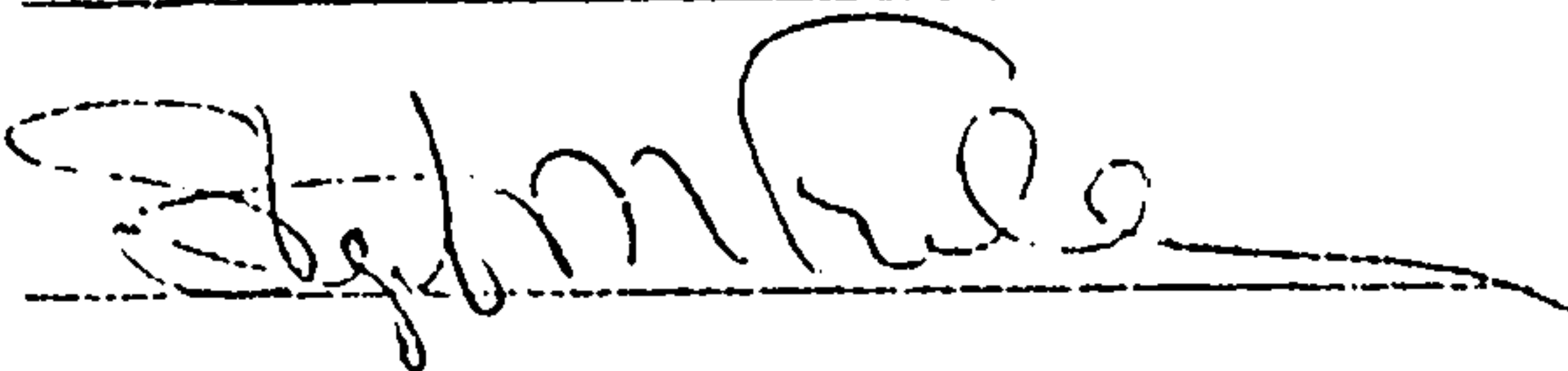


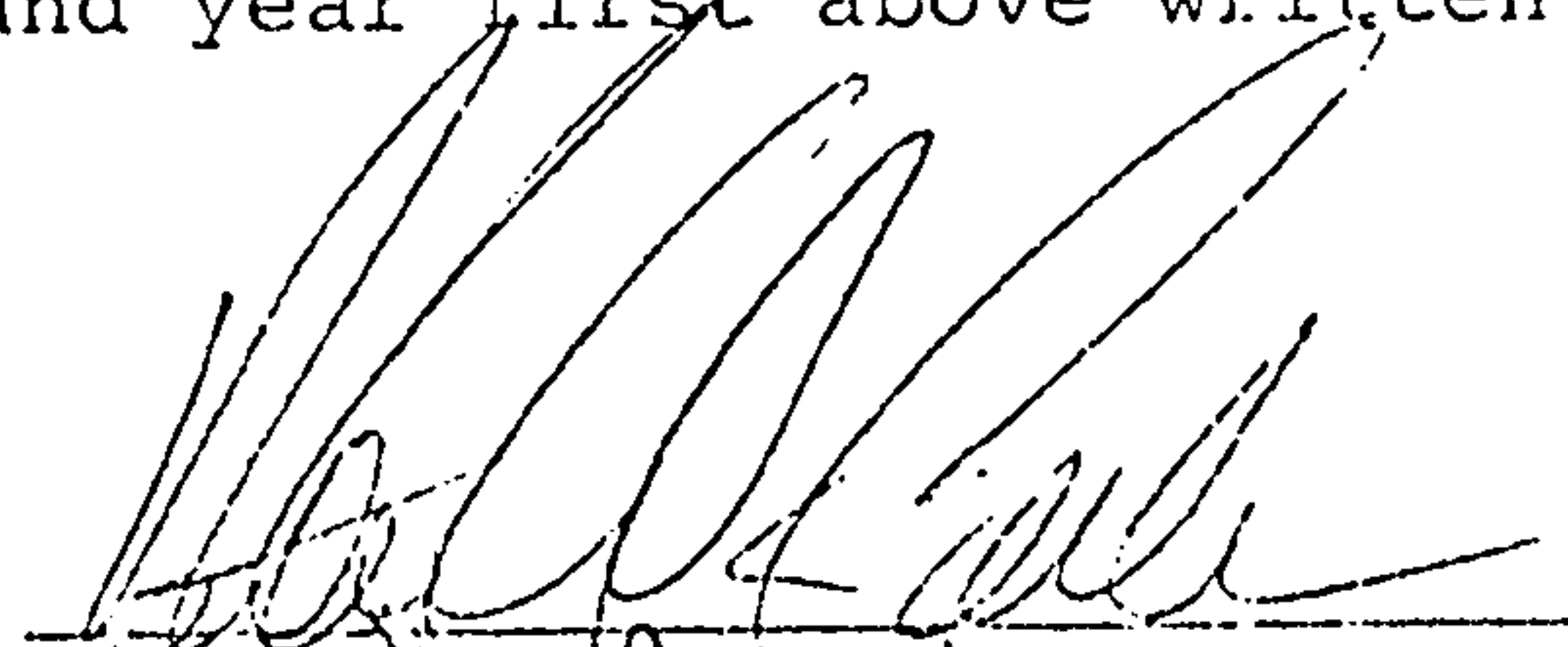
pursuant to the provisions of the said Deeds of Trust executed by Grantor, to J. William Brosius and James McSherry as Trustees and dated as aforesaid, and as the present owner and holder of such Deeds of Trust and the Notes secured thereby and as Beneficiary thereunder, does hereby appoint and substitute Clater W. Smith, Jr. of Frederick County, Maryland, as Substituted Trustee in each of such Deeds of Trust in the place and stead of J. William Brosius and James McSherry, the said Clater W. Smith, Jr., hereby becoming the sole Trustee under such Deeds of Trust.

IN WITNESS WHEREOF, the Beneficiary has executed these presents under seal as of the day and year first above written.

Signed, sealed and delivered
in the presence of:



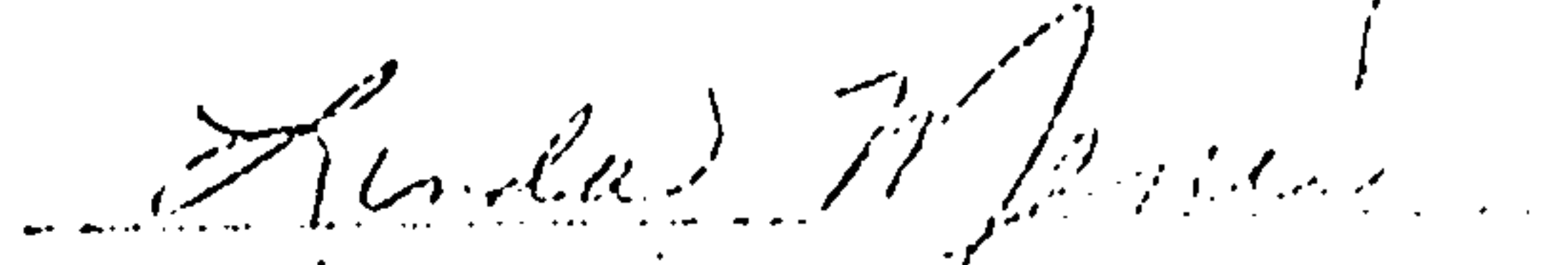


 (SEAL)
Kenneth A. Luban
as Nominee of the Trustees of
First Mortgage Investors, a
Massachusetts Business Trust

State of Florida, County of Dade, to-wit:

I, an officer duly authorized to take acknowledgements in accordance with the laws of the State aforesaid, duly qualified and acting, hereby certify that Kenneth A. Luban as Nominee of the Trustees of First Mortgage Investors, a Massachusetts Business Trust, to me personally known, this day acknowledged before me that he executed the foregoing instrument as such Nominee, and that he affixed thereto the Seal of said Trust; and I further certify that I know the said person making such acknowledgment to be the individual described in and who executed said instrument, and that he acknowledged before me that said instrument is the act and deed of said Trust.

In witness whereof, I have hereunto set my hand and official seal at said County and State, this 22 day of February, 1930.


Notary Public

My commission expires:

NOTARY PUBLIC, STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES OCT. 1, 1931
I HOLD THIS GENERAL INV. UNDERWRITERS